

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Reading Division*

IN RE: ANN KRUEGER-RUFF and DUANE F. RUFF	Case No. 21-10287-pmm Chapter 13
U.S. Bank National Association, as Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series 2007-SL1, Movant	
vs.	
ANN KRUEGER-RUFF and DUANE F. RUFF, Debtor	11 U.S.C. §362

**OBJECTION TO CONFIRMATION  
OF DEBTORS' CHAPTER 13 PLAN**

U.S. Bank National Association, as Trustee for the C-BASS Mortgage Loan Asset-Backed Certificates, Series 2007-SL1 ("Movant"), by and through its undersigned counsel, files this *Objection to Confirmation of Debtors' Chapter 13 Plan* (Doc 13), and states as follows:

1. The Debtors filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on February 5, 2021.
2. Movant holds a security interest in the Debtor(s)' real property located at 16 Dare Ln, Emmaus, PA 19465 (the "Property"), by virtue of a Mortgage.
3. The Debtors filed a Chapter 13 Plan (the "Plan") on February 14, 2021 (Doc 13), to which Movant files this objection.
4. Movant is in the process of drafting a total debt Proof of Claim.
5. The Plan proposes to continue to pay Movant directly. However, it should be noted

that the loan matures in September 2021. The Debtor's Plan needs to be amended to list the full total debt arrears plus pay all the taxes and insurance.

**WHEREFORE**, Movant respectfully requests the entry of an Order which denies confirmation of the Plan unless such plan is amended to overcome the objections of Movant as stated herein, and for such other and further relief as the Court may deem just and proper.

/s/ Andrew Spivack

Andrew Spivack

(Bar No. 84439)

Attorney for Creditor

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ANN KRUEGER-RUFF and DUANE F. RUFF, Debtor	11 U.S.C. §362

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Objection To Confirmation Of Debtors' Chapter 13 Plan has been electronically served or mailed, postage prepaid on March 2, 2021 to the following:

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